

Management Analysis Report--Region 1

December 31, 1999

Combined FCU/FISCU Selected Ratios	Region I Data - December 31, 1999						Region I		Nation		
	CT	ME	MA	NH	NY	RI	VT	12/99	12/98	12/99	12/98
Capital/Total Assets	11.8	10.8	12.4	12.8	12.8	14.6	10.1	12.5	12.5	11.6	11.5
Net Capital/Total Assets	11.2	10.3	11.9	12.0	12.1	14.1	9.6	11.9	11.8	11.0	10.9
Total Delinquent Loans/Capital	3.3	6.8	2.9	2.1	3.9	2.3	3.4	3.5	4.1	4.3	4.8
Solvency Evaluation (Estimated)	113.0	111.9	113.9	114.3	114.4	117.5	111.2	114.1	113.7	112.9	112.5
Classified Assets (Est)/Capital	5.7	4.6	4.3	6.1	5.9	3.7	4.8	5.2	5.6	5.4	5.5
Delinquent Loans/Total Loans	0.7	1.0	0.6	0.4	0.8	0.6	0.5	0.7	0.9	0.8	0.9
Net Charge-Offs/Average Loans	0.5	0.3	0.3	0.5	0.5	0.3	0.2	0.4	0.5	0.5	0.6
Fair (Market) Value/Book Value (HTM invests)	98.3	97.8	98.4	97.4	98.6	98.4	97.0	98.5	103.9	98.9	102.5
Accum Unreal G-L On AFS/CST of Invest AFS	-1.4	-1.2	-0.8	-1.6	-1.7	-3.1	-2.6	-1.5	1.1	-2.0	0.4
Delinquent Loans/Assets	0.4	0.7	0.4	0.3	0.5	0.3	0.3	0.4	0.5	0.5	0.6
Return on Average Assets	0.9	0.8	1.0	1.1	1.0	0.9	0.9	1.0	1.0	0.9	0.9
Gross Income/Average Assets	7.4	8.2	7.3	7.9	7.6	7.3	8.1	7.6	7.9	8.0	8.2
Cost of Funds/Average Assets	3.1	3.3	3.4	3.2	3.2	3.1	3.4	3.3	3.5	3.4	3.6
Net Margin/Average Assets	4.3	4.9	4.0	4.6	4.4	4.2	4.7	4.3	4.4	4.6	4.7
Operating Expenses/Average Assets	3.2	3.8	2.8	3.3	3.1	3.1	3.6	3.1	3.1	3.3	3.3
Provision For Loan Losses/Average Assets	0.2	0.3	0.2	0.3	0.3	0.1	0.1	0.2	0.3	0.3	0.4
Net Interest Margin/Average Assets	3.7	4.2	3.5	3.9	3.8	3.5	3.8	3.7	3.8	3.7	3.8
Operating Expenses/Gross Income	43.6	46.7	37.8	42.0	40.5	42.8	44.8	40.7	39.4	41.8	40.2
Fixed Assets & OREOs/Total Assets	1.4	2.5	1.4	1.9	1.5	1.6	2.3	1.5	1.5	1.9	1.9
Net Operating Expenses/Average Assets	2.8	3.4	2.4	2.8	2.7	2.6	2.9	2.7	2.7	2.7	2.7
Net Long-Term Assets/Total Assets	25.7	30.2	38.7	30.2	32.0	48.0	29.3	33.8	30.6	24.9	22.4
Reg Shares/Total Shares & Borrowings	48.5	35.4	32.1	30.9	41.2	23.6	44.0	37.8	39.3	37.1	38.3
Total Loans/Total Shares	61.3	84.6	76.1	81.5	70.2	72.0	79.8	72.6	69.9	76.1	72.3
Total Loans/Total Assets	54.0	73.3	65.3	68.6	59.7	59.3	68.7	62.0	60.5	66.0	63.2
Cash + Short-Term Investments/Assets	25.6	15.6	15.5	13.1	19.5	17.3	12.7	18.2	22.5	17.9	22.2
Total Shares, Dep., & Borrows/Earning Assets	95.8	100.6	93.8	94.6	94.9	98.0	97.8	95.2	90.8	97.3	92.5
Borrowings/Total Shares & Capital	0.2	2.8	1.8	2.8	2.1	2.7	3.7	1.9	0.6	1.2	0.3
Estimated Loan Maturity in Months	25.1	27.0	29.7	21.2	29.3	26.7	18.3	27.9	25.7	23.0	21.1
Market Growth	3.4	2.5	4.9	6.6	3.9	8.6	7.2	4.4	9.7	5.0	10.7
Capital Growth	7.2	7.6	5.7	6.2	5.6	3.4	5.0	5.8	8.6	6.5	8.8
Net Capital Growth - Asset Growth	4.0	3.0	0.2	-2.2	0.6	-6.9	-3.4	0.4	-1.0	0.8	-1.7
Loan Growth	6.0	7.6	9.2	10.7	7.5	13.7	11.2	8.4	7.6	10.5	5.8
Asset Growth	3.8	4.4	6.0	9.3	5.4	10.7	8.4	5.8	9.9	5.8	10.7
Investment Growth	-7.8	-29.4	-8.4	-8.0	-7.7	-19.5	-9.2	-9.3	14.5	-16.7	21.8
Total number of credit unions	205	86	293	34	658	41	45	1,362	1,417	10,628	10,995